



## Repetitive Flood Claims Grant Program

<http://www.fema.gov/government/grant/rfc/index.shtm>

*The Repetitive Flood Claims (RFC) grant program provides mitigation funding for structures insured under the National Flood Insurance Program (NFIP) located in a State or community that cannot meet the requirements of the Flood Mitigation Assistance (FMA) program. The long-term goal of the RFC grant program is to reduce or eliminate claims under the NFIP through mitigation activities that are in the best interest of the National Flood Insurance Fund (NFIF).*

### **Providing much-needed mitigation resources to communities**

The Repetitive Flood Claims (RFC) grant program provides funding to reduce or eliminate the long-term risk of flood damage to structures insured under the National Flood Insurance Program (NFIP) that have had one or more claim payment(s) for flood damages. It was authorized in Section 1323 of the National Flood Insurance Act of 1968, as amended by the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004 (FIRA 2004).

RFC funds may only be used to mitigate structures that are located within a State or community that is participating in the NFIP that cannot meet the requirements of the Flood Mitigation Assistance (FMA) program because they cannot provide the non-Federal cost share, or do not have the capacity to manage the activities.

The long-term goal of the RFC grant program is to reduce or eliminate the number reoccurring flood insurance claims, through mitigation activities that are in the best interest of the National Flood Insurance Fund (NFIF).

The RFC program provides property owners who are not eligible for FMA funds with an opportunity to mitigate future losses to their property. All RFC grants are eligible for up to 100 percent Federal cost assistance in FY 2006. The RFC grants are awarded to Applicants on a nationwide basis without reference to State allocations, quotas, or other formula-based allocations.

### **A focus on severe repetitive loss properties**

In FY 2006, the priority is to fund the acquisition of severe repetitive loss properties, as well as non-residential properties that meet the same claims thresholds as severe repetitive loss properties. As defined by FIRA 2004, in order for a property to meet the SRL designation, it must be insured under the NFIP and have incurred flood losses that resulted in *either*:

- four or more flood insurance claims payments that each exceeded \$5,000, with at least two of those payments occurring in a 10-year period, and with the total claims paid exceeding \$20,000; or
- two or more flood insurance claims payments that together exceeded the value of the property.

Acquisitions include the demolition or relocation of flood-prone structures and deed restricting the vacant land for open space uses in perpetuity. Awards will be prioritized to those projects that mitigate SRL properties and to those that create the greatest savings to the NFIF based on a benefit-cost



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analysis. In FY 2006, grants are only available for acquisition projects; RFC grants will not be awarded for plans or other mitigation projects.

A FEMA-approved State/Tribal standard or enhanced hazard mitigation plan is required for eligibility; however, a local plan is not required.